AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (Currently Amended) ~~Liposomal~~Pharmaceutical or veterinary formulations comprising at least one active hydrophilic agent encapsulated in liposomes composed of at least one lipid bilayer formed by a mixture of at least one neutral saturated phospholipid and at least one charged saturated lipid.

2. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, wherein the neutral saturated phospholipid is selected from the group consisting of derivatives of phosphatidylcholine and their combinations.

3. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 2, wherein the derivative of phosphatidylcholine is selected from the group consisting of DSPC, DPPC and DMPC.

4. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, wherein a negatively charged saturated lipid of said charged saturated lipid is selected from the group consisting of a group composed of derivatives of phosphatidylglycerol, phosphatidylserine, phosphatidylinositol, phosphatidic acid and their combinations.

5. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 4, wherein the negatively charged saturated lipid is selected from the group consisting of DSPG, DPPG and PS.

6. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, wherein the positively charged saturated lipid of said charged saturated lipid is SA.

7. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1 ~~futher~~further comprising at least one other lipid selected from the group consisting of sterols and derivatives, gangliosides and sphingomyelins.

8. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 7, wherein the sterol is cholesterol.

9. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to ~~claim 1~~claim 1, wherein the active hydrophilic agent is a drug.

10. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 9, wherein the drug has low molecular weight.

11. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 10, wherein the drug with low molecular weight is selected from amongst 5-fluorouracil, acyclovir, iododeoxyuridine, methotrexate and ciprofloxacin.

12. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, comprising 5-fluorouracil encapsulated in liposomes composed of DSPC:DSPG.

13. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, comprising 5-fluorouracil encapsulated in liposomes composed of DSPC:PS.

14. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, comprising acyclovir encapsulated in liposomes composed of DPPC:CHOL:DPPG.

15. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, comprising acyclovir encapsulated in liposomes composed of DSPC:DSPG.

16. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, wherein the bilayer lipid has a neutral saturated phospholipid/charged saturated lipid molar ratio between 50/50 and 95/5.

17. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 16, wherein the neutral saturated phospholipid/charged saturated lipid molar ratio is between 80/20 and 95/5.

18. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, wherein an active hydrophilic agent/lipids molar ratio is between 0.01/1 and 40/1.

19. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 18, wherein the active hydrophilic agent/ lipids molar ratio is between 0.1/1 and 2/1.

20. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1, wherein a 5-fluorouracil/ lipid molar ratio is between 0.2 and 1.5.

21. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 20, wherein the 5-fluorouracil/lipid molar ratio is between 0.5 and 1.0.

22. (Currently amended) ~~Liposomal~~The pharmaceutical or veterinary formulations according to claim 1 further including a pharmaceutically acceptable vehicle ~~thereby forming a pharmaceutical formulation~~.

23-28. (Cancelled)

29. (Withdrawn) A method to prepare a liposomal formulation, comprising:

combining at least one neutral saturated phospholipid and at least one charged saturated lipid with a at least one organic solvent in a container;

eliminating the solvent to form a lipid film on the walls of the container;

combining the lipid film with an aqueous solution of a hydrophilic active agent to form a liposomic suspension; and

subjecting the liposomic suspension to diafiltration with a buffer solution.

30. (Withdrawn) The method of claim 29, further comprising extracting the liposomic suspension through a filter to select the vesicular size after the step of combining to form the liposomic suspension.

31. (Withdrawn) The method of claim 29, further comprising diluting the liposomic suspension with a buffer solution after the step of subjecting.

32. (New) The pharmaceutical or veterinary formulations of claim 1 formulated for topical administration.